

Docket No. AUS920010216US1

**ABSTRACT OF THE DISCLOSURE**

**METHOD AND APPARATUS FOR FACILITATING TRANSACTIONS AT AN  
AUTOMATIC TELLER MACHINE**

A method, apparatus and computer implemented  
5 instructions for processing checks in a data processing  
system. A customer check issued by a customer is received  
at the automatic teller machine. An amount for the  
customer check is identified. A new check for the amount  
is created in which the funds for the amount are  
10 guaranteed by a financial institution.